

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>John W. Smith</u>             | Social Security number or ITIN | xxx-xx-6240 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>JoAnn Smith</u>               | Social Security number or ITIN | xxx-xx-7062 |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA |                                  |                                |             |
| Case number:  | 18-20843-CMB                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John W. Smith

JoAnn Smith

8/11/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John W. Smith  
JoAnn Smith  
Debtors

Case No. 18-20843-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 11, 2022

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2022:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + John W. Smith, JoAnn Smith, 111 Yosemite Dr., Pittsburgh, PA 15235-2043  |
| 14786706 | + ACS/PNC Bank, 501 Bleeker St., Utica, NY 13501-2401  |
| 14786713 | ++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance Corp., PO Box 254648, Sacramento, CA 95865 |
| 14786715 | + PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032   |
| 14801844 | + Penn Hills School District, c/o Maiello Brungo & Maiello,LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  |

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| tr       | + EDI: QNLCARDIELLO.COM                   | Aug 12 2022 03:48:00 | Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826  |
| smg      | EDI: PENNDEPTREV                          | Aug 12 2022 03:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us   | Aug 11 2022 23:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                          | Aug 12 2022 03:48:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us   | Aug 11 2022 23:41:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr       | + Email/Text: ebnpeoples@grblaw.com       | Aug 11 2022 23:41:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828             |
| 14786707 | + EDI: CITICORP.COM                       | Aug 12 2022 03:48:00 | Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  |
| 14810092 | + Email/Text: tvincequerra@chromefcu.org  | Aug 11 2022 23:42:00 | CHROME Federal Credit Union, a/k/a Pittsburgh Central Federal Credit, PO Box 658, Canonsburg, PA 15317-0658             |
| 14786709 | + EDI: CITICORP.COM                       | Aug 12 2022 03:48:00 | Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241  |
| 14786710 | + Email/Text: bankruptcy@clearviewfcu.org | Aug 11 2022 23:41:00 | Clearview FCU, 8805 University Blvd., Coraopolis, PA 15108-4212   |
| 14786711 | EDI: DISCOVER.COM                         |                      |   |

District/off: 0315-2

User: auto

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| 14789221 | EDI: DISCOVER.COM                                      | Aug 12 2022 03:48:00 | Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850   |
| 14830352 | + Email/Text: kbarkley@bernsteinlaw.com                | Aug 12 2022 03:48:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14786712 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Aug 11 2022 23:42:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945                            |
| 14786708 | EDI: JPMORGANCHASE                                     | Aug 11 2022 23:41:00 | First National Bank of PA, 4140 E. State St., Hermitage, PA 16148-3401   |
| 14829333 | Email/PDF: resurgentbknofications@resurgent.com        | Aug 12 2022 03:48:00 | Chase Card, PO Box 15298, Wilmington, DE 19850   |
| 14789156 | Email/Text: NissanBKNotices@nationalbankruptcy.com     | Aug 11 2022 23:45:52 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15318933 | Email/Text: peritus@ebn.phinsolutions.com              | Aug 11 2022 23:41:00 | Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366   |
| 14786716 | Email/Text: Bankruptcy.Notices@pnc.com                 | Aug 11 2022 23:42:00 | PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419   |
| 14832440 | Email/Text: Bankruptcy.Notices@pnc.com                 | Aug 11 2022 23:41:00 | PNC Bank, PO Box3180, Pittsburgh, PA 15230   |
| 14809811 | + Email/Text: ebnpeoples@grblaw.com                    | Aug 11 2022 23:41:00 | PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101  |
| 14786714 | + Email/Text: tvincequerra@chromeefcu.org              | Aug 11 2022 23:41:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828                                 |
| 14786717 | + Email/Text: edbknofices@ecmc.org                     | Aug 11 2022 23:42:00 | Pittsburgh Central FCU, 2601 Wexford Bayne Rd., Sewickley, PA 15143-4029   |
| 15473311 | ^ MEBN   | Aug 11 2022 23:41:00 | U.S. Dept. of Education, 61 Forsyth St. SW, Suite 19T40, Atlanta, GA 30303-8961  |
| 14898386 | Email/Text: EDBKNotices@ecmc.org                       | Aug 11 2022 23:40:50 | UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123  |
| 14827022 | EDI: AIS.COM   | Aug 11 2022 23:41:00 | US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448  |
|          |  | Aug 12 2022 03:48:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838   |

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | PNC Bank, N.A   |
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  |
| cr       | *P++          | PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| cr       | *+            | Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2022 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor PNC Bank N.A bnicholas@kmlawgroup.com   |
| Douglas G. Hipp                     | on behalf of Joint Debtor JoAnn Smith twohipp4u@hotmail.com   |
| Douglas G. Hipp                     | on behalf of Debtor John W. Smith twohipp4u@hotmail.com   |
| Jennifer L. Cerce                   | on behalf of Creditor Penn Hills School District jlc@mbm-law.net  |
| Jerome B. Blank                     | on behalf of Creditor PNC Bank N.A pawb@fedphe.com  |
| Keri P. Ebeck                       | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com            |
| Natalie Lutz Cardello               | ncardiello@cardello-law.com ncardiello@ecf.axosfs.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| S. James Wallace                    | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com |

TOTAL: 9